Case 11-26430-GLT Doc 106 Filed 03/02/17 Entered 03/03/17 00:58:39 Desc

	<u> </u>	<u> Page 1 01 4 </u>
Information to identify the case:		
Debtor 1	Jason M Dilanni	Social Security number or ITIN xxx-xx-8192
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Joelle C. Dilanni	Social Security number or ITIN xxx-xx-2120
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 11–26430–GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason M Dilanni

Joelle C. Dilanni fka Joelle C Johnson

2/28/17

By the court: Gre

<u>Gregory L. Taddonio</u> United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment
 or other transfer is due after the date on
 which the final payment under the plan
 was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2

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United States Bankruptcy Court Western District of Pennsylvania

In re:
Jason M DiIanni
Joelle C. DiIanni
Debtors

Case No. 11-26430-GLT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: amaz Page 1 of 2 Date Rcvd: Feb 28, 2017 Form ID: 3180W Total Noticed: 33

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 02, 2017.
                  +Jason M DiIanni, Joelle C. DiIanni, 1054 Silver Lane, Mc Kees Rocks, PA 15136-1122 +Bank of America, N.A., PO Box 660933, Dallas TX 75266-0933
db/idb
                 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034

(address filed with court: Home Depot, Processing Center, Des Moines, IA 50364)

+Duquesne Light Company, c/o Bernstein Law Firm, 600 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-2702

+FIFTH THIDD PARTY 2007-27
13235239
13206513
13253855
13206511
                 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
                    GRAND RAPIDS MI 49546-6253
                  (address filed with court: Fifth Third Bank, Fifth Third Center, PO Box 630778,
                    Cincinnati, OH 45263)
                  +Fifth Third Bank, P.O. Box 829009, Dallas, TX 75382-9009
13220435
                  +First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,
13221866
                  1500 One PPG Place, Pittsburgh, PA 15222-5413
+One Main, PO Box 499, Hanover, MD 21076-0499
+PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
13206515
13213382
13206517
                  +PNC Bank,
                                 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
13206518
                   PNC Bank,
                                  P.O. Box 5570, Cleveland, OH 44101-0570
                                P.O. Box 5570, Cleveland, OH 44101-0570
                  +PNC Visa,
13206520
                  +Penn Hills Municipality FCU, 12245 Frankstown Road, Pittsburgh, PA 15235-3405 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
13206516
13851134
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 01 2017 02:26:46
                                                                                                  Pennsylvania Dept. of Revenue,
                    Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                    Harrisburg, PA 17128-0946
                  +EDI: BANKAMER.COM Mar 01 2017 01:58:00
                                                                                                     2380 Performance Dr.,
cr
                                                                       Bank of America, N.A.,
                    Richardson, TX 75082-4333
                  +EDI: BASSASSOC.COM Mar 01 2017 01:58:00 Capital One, N.A., Bass & Associates, P.C.,
cr
                    3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
                  +EDI: BASSASSOC.COM Mar 01 2017 01:58:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
cr
                  3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
+EDI: PRA.COM Mar 01 2017 01:58:00 PRA Receivables Manage
                                                                 PRA Receivables Management, LLC, PO Box 41067,
cr
                    Norfolk, VA 23541-1067
                  EDI: RECOVERYCORP.COM Mar 01 2017 01:58:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
+EDI: BASSASSOC.COM Mar 01 2017 01:58:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
+EDI: BANKAMER.COM Mar 01 2017 01:58:00 Bank of America, 450 American Street,
cr
cr
13206507
                    Simi Valley, CA 93065-6285
13467819
                  +EDI: BASSASSOC.COM Mar 01 2017 01:58:00
                                                                       Capital One, N.A.,
                                                                                                 c/o Bass & Associates, P.C.,
                  3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
+EDI: CHASE.COM Mar 01 2017 01:58:00 Chase, PO Box 15153,
+EDI: CHASE.COM Mar 01 2017 01:58:00 Chase, PO Box 15298,
                                                                                                  Wilmington, DE 19886-5153
13206508
                  +EDI: CHASE.COM Mar 01 2017 01:58:00
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                                                                                                  Wilmington, DE 19850-5298
13206509
13241486
                                                                    Chase Bank USA, N.A.,
                                                                                                 PO Box 15145,
                    Wilmington, DE 19850-5145
13206512
                  +E-mail/Text: bankruptcynotice@fcbanking.com Mar 01 2017 02:26:08
                                                                                                      First Commonwealth,
                  13206514
13294015
                  3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083 +E-mail/Text: bknotice@ncmllc.com Mar 01 2017 02:27:16 Nat
13518738
                                                                                        National Capital Management, LLC.,
                                                                 Memphis, TN 38125-1741
                    8245 Tournament Drive, Suite 230,
                   EDI: PRA.COM Mar 01 2017 01:58:00
13289283
                                                                 Portfolio Recovery Associates, LLC,
                                                                                                              POB 12914,
                    Norfolk VA 23541
13343432
                   EDI: PRA.COM Mar 01 2017 01:58:00
                                                                 Portfolio Recovery Associates, LLC,
                                                                                                              POB 41067,
                    NORFOLK, VA 23541
                   EDI: RECOVERYCORP.COM Mar 01 2017 01:58:00
13256118
                                                                            Recovery Management Systems Corporation,
                    25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
                                                                                                                TOTAL: 19
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                  Duquesne Light Company
cr
                  +First Commonwealth Bank,
cr*
                                                  c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,
                    1500 One PPG Place, Pittsburgh, PA 15222-5413
cr*
                  +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
                    MEMPHIS, TN 38125-1741
                 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067,
                                                                                  NORFOLK VA 23541-1067
cr*
                  (address filed with court: Portfolio Recovery Associates, LLC., POB 41067,
                    Norfolk, VA 23541)
                  +PRA Receivables Management, LLC, P.O. Box 41067, +Chase, PO Box 15298, Wilmington, DE 19850-5298
                                                                                   Norfolk, VA 23541-1067
13206510*
                  +National Capital Management, LLC., 8245 Tournament Drive, Suite 230,
13518859*
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Memphis, TN 38125-1741

Case 11-26430-GLT Doc 106 Filed 03/02/17 Entered 03/03/17 00:58:39 Desc Imaged Certificate of Notice Page 4 of 4

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District/off: 0315-2
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                                                                                         Date Royd: Feb 28, 2017
                               Form ID: 3180W
                                                            Total Noticed: 33
           ***** BYPASSED RECIPIENTS (continued) *****
13518918*
               +National Capital Management, LLC.,
                                                      8245 Tournament Drive,
                                                                                Suite 230,
                 Memphis, TN 38125-1741
13519145*
               +National Capital Management, LLC.,
                                                      8245 Tournament Drive,
                 Memphis, TN 38125-1741
13206519*
               +PNC Bank,
                            PO Box 5570,
                                            Cleveland, OH 44101-0570
                                            Cleveland, OH 44101-0570
FES LLC, PO BOX 41067,
               +PNC Visa,
                            PO Box 5570,
13206521*
              ++PORTFOLIO RECOVERY ASSOCIATES LLC,
                                                                       NORFOLK VA 23541-1067
13583334*
               (address filed with court: Portfolio Recovery Associates, LLC,
                                                                                   PO Box 41067,
                 Norfolk, VA 23541)
13583336*
              ++PORTFOLIO RECOVERY ASSOCIATES LLC,
                                                      PO BOX 41067,
                                                                       NORFOLK VA 23541-1067
               (address filed with court: Portfolio Recovery Associates, LLC,
                                                                                   PO Box 41067,
                 Norfolk, VA 23541)
13583403*
              ++PORTFOLIO RECOVERY ASSOCIATES LLC,
                                                      PO BOX 41067,
                                                                       NORFOLK VA 23541-1067
               (address filed with court: Portfolio Recovery Associates, LLC,
                                                                                   PO Box 41067,
                 Norfolk, VA 23541)
13585492*
              ++PORTFOLIO RECOVERY ASSOCIATES LLC,
                                                      PO BOX 41067,
                                                                       NORFOLK VA 23541-1067
               (address filed with court: Portfolio Recovery Associates, LLC,
                                                                                   POB 41067.
                 Norfolk, VA 23541)
                                                                                             TOTALS: 1, * 14, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Ronda J. Winnecour

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2017 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2017 at the address(es) listed below:
Andrew F Gornall on behalf of Creditor Ban Bank of America, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmllawgroup.comBrett A. Solomon on behalf of Creditor First Commonwealth Bank bsolomon@tuckerlaw.com, dparanay@tuckerlaw.com;apetronchak@tuckerlaw.com;agilbert@tuckerlaw.com on behalf of Creditor Bank of America, N.A. bkgroup@kmllawgroup.com James Warmbrodt Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A. jill@pkjllc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com Lauren M. Lamb on behalf of Debtor Jason M Dilanni julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam brose@steidl-steinberg.com;cgoga@steidl-steinberg.com Lauren M. Lamb on behalf of Joint Debtor Joelle C. Dilanni julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam brose@steidl-steinberg.com; cgoga@steidl-steinberg.comOffice of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtd rive.com

cmecf@chapter13trusteewdpa.com

TOTAL: 9